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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/082,171	02/25/2002	Marjorie Faith Zarin	40655.7200	8691
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FITZPATRICK CELLA HARPER & SCINTO 30 ROCKEFELLER PLAZA NEW YORK, NY 10112			NEWTON, JARED W	
			ART UNIT	PAPER NUMBER
			3634	

DATE MAILED: 10/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/082,171	ZARIN ET AL.
	Examiner	Art Unit
	Jared W. Newton	3634

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 25 February 2002.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-58 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-58 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 25 February 2002 is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date: _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>2/25/2002</u> | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Specification

The disclosure is objected to because of the following informalities:

- The word "systemd" should be changed to --system-- in line 12 of Paragraph [0003].
- The last Paragraph on page 9 and all paragraphs on page 10 are unnumbered.

Appropriate correction is required.

Claim Objections

The word "serves" should be changed to --server-- in line 2 of claim 33.

The word "correspond" should be changed to --corresponding-- in line 13 of claim

50.

Claim Rejections - 35 USC § 112

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claim 12, 14, 22, 23, 36, and 37 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement. The claim(s) contains subject matter that was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to

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make and/or use the invention. In particular, the Specification does not define a first or second “application valid signal”. Further, in light of the Specification, the meaning of the “application valid signals” as set forth in the claims cannot be wholly inferred. Nor would it be apparent to one of ordinary skill in the art where the “application valid signals” are supplied to from the customer interface. Appropriate clarification and or correction is required.

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 13, 14, 27, 28, 33, 41, and 52 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1 recites, “...corresponds to said at least one of said plurality of operation system access signals *customer profiles...*” in lines 16-17 (Emphasis added). The emphasized term is indefinite. Appropriate correction and or clarification is required.

Claim 13 recites, “...wherein *in* said computer interface provides a second one of said plurality of operation system access signals to said transaction account provider server, said transaction account provider server *generating on* access code invalid signal in response to said second one of said plurality of operation system access signals...” (Emphasis added). The emphasized terms are indefinite. Appropriate correction and or clarification is required.

Claim 27 recites, "...wherein said second one of said plurality of operating system access signals corresponding to *at least one of said at least one of said plurality of customer records, said transaction account provider server providing said customer interface access...*" (Emphasis added). The emphasized terms are indefinite.

Appropriate correction and or clarification is required.

Claim 28 recites, "... *wherein said second one of said plurality of operating system access signals is unmatched to any one of said plurality of customer profiles, said transaction account provider generating...*" (Emphasis added). The emphasized terms are indefinite. Appropriate correction and or clarification is required

Claim 41 recites, "... *said card providing said modified partially pre-filled application page to said customer interface...*" (Emphasis added). The emphasized terms are indefinite. Appropriate correction and or clarification is required

Claim 14 recites the limitation "said first application valid signal" in line 3. There is insufficient antecedent basis for this limitation in the claim.

Claim 27 recites the limitation "said plurality of customer records" in line 3. There is insufficient antecedent basis for this limitation in the claim.

Claim 33 recites the limitation "said plurality of pre-existing customer codes" in lines 2-3. There is insufficient antecedent basis for this limitation in the claim.

Claim 41 recites the limitations "said computer interface" and "said card" in lines 1-2. There is insufficient antecedent basis for each of these limitations in the claim.

Claim 52 recites the limitation "said customized profiles" in line 2. There is insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-5, 30-34, and 44-58 are rejected under 35 U.S.C. 102(e) as being anticipated by US Patent Application Publication No. 2002/0156723 to Lilly et al. (Lilly).

In regard to claim 1, Lilly discloses a system and method of providing a customer with an additional line or lines of credit via a computer interaction, said system comprising: an internet based interface 1110 facilitating communication between an online customer 1010 and a transaction account provider server 1200, said interface configured to provide a plurality of operation system access signals (see FIG. 1). Lilly recites, "Response vehicle system 1100 may receive responses from the customer(s) and forward them to card issuer 1200 for appropriate processing" (see [0037]).

Lilly further discloses a central database 1300 configured to communicate with the transaction account provider server 1200 (see FIG. 1). Said database 1300 includes multiple content databases or tables having entries, including a plurality of

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pre-approval access signals derived from said entries and corresponding to the operation system signals received by the server 1200 from the customer interface 1110. Lilly recites, "Database 1300 may contain various information including credit information, potential customer lists, risk scores for potential extra credit customers, approved extra credit customers" (see [0039]).

Said central database further includes customer data content characterized by distinct customer profile data segments 310B (see FIG. 3B) wherein at least one of said plurality of customer profiles corresponds to said at least one of said plurality of operation system access signals received by the server 1200 from the customer interface 1110, said database of customer profiles further including a plurality of customized offers corresponding to the operation system access signals. Lilly recites, "The credit information is analyzed to determine the credit worthiness or a level of risk associated with each cardholder. If a customer has sufficient credit for one or more extra credit lines, credit card issuer 1200 may approve the customer for inclusion in a target customer group. The target customer group includes all identified customers that *card issuer 1200 will provide offers for extra line(s) of credit.*" (Emphasis Added) (see [0041]).

Lilly further discloses the transaction account provider server 1200 for providing said customized offers to said interface 1110 through communication with said content databases 1300 and said customer interface 1110. Lilly recites, "Once card issuer 1200 has identified a target group of customers (which may be stored in central database 1300) it generates offers for these selected customers... Once the offers are

generated, they are sent to response vehicle system 1100 for distribution to the customers" (see [0043] - [0045]).

In regard to claims 2-4, Lilly further discloses said server matching customer profiles with corresponding approval signals, wherein both said profiles and said signals correspond to operation system access signals supplied by the customer interface. Lilly recites, "Credit card issuer 1200 receives communication information from response vehicle system 1100 and processes it using central database 1300. Database 1300 may contain various information including credit information, potential customer lists, risk scores for potential extra credit customers, approved extra credit customers, private label credit limits for approved cardholders, general credit limits for approved cardholders, vendor tables including merchant identification numbers, customer information, purchase information, authorization information, and/or settlement information" (see [0039]).

In regard to claim 5, said server is further configured to match said customer profiles to said one of said plurality of customized offers, including vendor selection options. See FIG. 3A, steps 322A, 324A, and 330A.

In regard to claims 30-32, Lilly discloses the limitations of the claims as advanced in the rejections above.

In regard to claim 33, *insomuch as understood in view of the 35 U.S.C. 112 Rejections set forth above*, Lilly further discloses said server matching pre-existing customer information to said customer profiles (see rejections above).

In regard to claim 34, Lilly further discloses said server 1200 providing matched pre-existing customer profiles from database 1300 to said interface 1110 (see FIG. 1) (see rejections above).

In regard to claim 44, Lilly further discloses a method for facilitating real-time transaction account approval via a computer network, comprising the steps of: providing a system access signal from a website customer 1010 and response vehicle interface 1110 (see FIG. 1, [0039]); providing a central database 1300 comprising various content tables including customer profiles characterized by a plurality of profile data segments (see FIG. 3B), wherein at least one of said system access signals corresponds to at least one of said plurality of customer profiles, and wherein said at least one of a plurality of customer profiles is matched to a customized pre-approval offer; and matching said system access signal to said corresponding one of said customer profiles forming an access code-profile match (see Lilly, Paragraphs [0039] – [0041] and [0054]).

In regard to claim 45, Lilly further discloses the step of providing said matched customized offer pre-approval offer 728A in response to said access code-profile match (see FIG. 7A).

In regard to claim 46, Lilly further discloses said central database 1300 providing customer profiles characterized by a plurality of modifiable entry fields 310B-330B, wherein each one of said fields includes at least one of said plurality of profile data segments 340B-370B (see FIG. 3B).

In regard to claim 47, Lilly further teaches validation of the customer information. Lilly recites, "This may be performed by retrieving user identification information associated with a customer requesting selected web pages, using techniques well known in the art, such as cookies, and checking the identification information against a user profile resource." (See [0053]).

In regard to claims 48 and 49, Lilly further discloses said server 1200 generating real-time transaction account information in response to signals received from the customer interface 1110, and in turn provides said information to said customer interface 1110 in real-time.

In regard to claim 50, Lilly further discloses a method for facilitating real-time transaction account approval via a computer network, comprising the steps of: providing a system access signal from a website customer 1010 and response vehicle interface 1110 (see FIG. 1); providing a central database having various content databases or tables, including a table of pre-approved customer information. Lilly recites, "Credit card issuer 1200 receives communication information from response vehicle system 1100 and processes it using central database 1300. Database 1300 may contain various information including credit information, potential customer lists, risk scores for potential extra credit customers, approved extra credit customers, private label credit limits for approved cardholders, general credit limits for approved cardholders" (see [0039]). It is inherent that the storage of pre-approved customer information, as well as all other information stored in central database 1300, would be

accomplished by the codification of field information shown for example at 340B-370B in database segments 310B-330B (see FIG. 3B). Such codification is well known in the art as a means of representing information in a computerized database.

Lilly further discloses the step of matching said input system access signal to a corresponding one of said pre-approval access information segments, or codes (see [0041]-[0043]); providing customer data tables including a plurality of customer profiles characterized by a plurality of profile data segments (see FIG. 3B), wherein at least one of said system access signals corresponds to at least one of a plurality of customer profiles and wherein said at least one of a plurality of customer profiles is matched to a customized pre-approval offer (see [0041]-[0043]); and matching said system access signal to said corresponding one of said customer profiles generating an access code-profile match which is transmitted from server 1200 to customer interface 1110 to customer 1100 in real-time (see [0045]).

In regard to claim 51, Lilly further discloses providing said match to said customer, as set forth immediately above.

Insomuch as understood in view of the 35 U.S.C. 112 Rejections set forth above, in regard to claim 52, Lilly further discloses providing said customized offers in response to said generated matches.

In regard to claim 53, Lilly further teaches validation of the customer information. Lilly recites, "This may be performed by retrieving user identification information associated with a customer requesting selected web pages, using techniques well

known in the art, such as cookies, and checking the identification information against a user profile resource." (See [0053]).

In regard to claims 54 and 55 Lilly further discloses said server 1200 generating real-time transaction account information in response to signals received from the customer interface 1110, and in turn provides said information to said customer interface 1110 in real-time. Lilly recites, "Based on the category of a customer, responses may or may not be processed immediately...responses may be received and processed instantaneously for customers 1010, 1020 and 1050...For example, suppose a customer 1010 using a personal computer, views a web site operated by issuer 1200. The site may include a designated page that is presented to the customer that displays the offer determined by issuer 1200. The customer may decide to accept or decline the offer by merely selecting an icon representing their choice. The selection is then sent back to response vehicle 1110. Response vehicle 1110 processes the response and prepares it for presentation to card issuer 1200. The response is processed at card issuer 1200 and a notification message is sent back to customer 1010, through response vehicle 1110 (Step 250). The notification message indicates to the customer that their response to an offer has been processed and whether or not an additional credit line was approved and available for use. The notification messages may be displayed through the page that the customer was viewing when the offer was presented or on a separate page." (See [0046]).

In regard to claim 56, Lilly further teaches the modification of data entry fields in central database 1300 (see FIG. 3B) (see [0050]-[0051]).

In regard to claim 57, Lilly further discloses solicitation and processing of new, and therefore not pre-approved customer access signals. Lilly recites, "Furthermore, the card issuers may solicit and register new customers for the extra credit card products with multiple lines of credit during a transaction session, whether on-line or off line." (See [0013]).

In regard to claim 58, Lilly further discloses said server 1200 generating non-pre-approved offers to the customer interface 1110.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 13-20 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly as applied to claims 1-5, 30-34, and 44-58 above, alone.

In regard to claim 13, Lilly discloses the limitations of claims 1-5 as advanced above. The Examiner takes Official Notice that it would have been obvious to one of ordinary skill in the art at the time of the invention for the system as disclosed by Lilly to provide the customer interface with an invalid access code signal, when a customer inputs an improper access signal (i.e. account number (see FIG. 7A, step 716A). Such redirected signals are obvious and well known as a means of prompting a user of a

website to enter correct information in response to an incorrect input of information by said user.

In regard to claims 14 and 15, Lilly further discloses said server 1200 generating real-time transaction account information in response to signals received from the customer interface 1110, and in turn provides said information to said customer interface 1110 in real-time. Lilly recites, "Based on the category of a customer, responses may or may not be processed immediately...responses may be received and processed instantaneously for customers 1010, 1020 and 1050...For example, suppose a customer 1010 using a personal computer, views a web site operated by issuer 1200. The site may include a designated page that is presented to the customer that displays the offer determined by issuer 1200. The customer may decide to accept or decline the offer by merely selecting an icon representing their choice. The selection is then sent back to response vehicle 1110. Response vehicle 1110 processes the response and prepares it for presentation to card issuer 1200. The response is processed at card issuer 1200 and a notification message is sent back to customer 1010, through response vehicle 1110 (Step 250). The notification message indicates to the customer that their response to an offer has been processed and whether or not an additional credit line was approved and available for use. The notification messages may be displayed through the page that the customer was viewing when the offer was presented or on a separate page." (See [0046]).

In regard to claims 16-20 and 29, Lilly discloses an embodiment of the system and method advanced above, wherein said operation system access signal input by a

customer comprises a customer's unique credit card data (code) (see FIG. 7A) (see [0111]), which in turn corresponds to the information (customer profiles, credit information, etc.) stored in said central database content databases as set forth above.

Claims 6-10 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly as applied to claims 1-5, 30-34, and 44-58 above, and further in view of US Patent No. 6,251,017 to Leason et al. (Leason).

Lilly discloses the limitations of claims 1-5 as set forth above. In regard to claims 6-9, Lilly further discloses the account provider server 1200 receiving operation system access signals from the customer interface 1110; pulling corresponding pre-approval access signals and customer profiles 300B from various data tables within said central database 1300 (see [0039]); matching said pre-approval access signals and customer profiles corresponding to said operation system access signals; and further matching said pre-approval access signals and customer profiles to said operation system access signals, in order to generate a corresponding customer profile matched to said operation system access signals received from said customer interface, thereby producing an offer, which is subsequently returned to said customer interface, and presented to said customer (see [0039]-[0045]).

Lilly does not disclose at least one of said operation system access signals comprising at least one of a plurality of prospective transaction account enrollee codes, wherein one of said enrollee codes corresponds and matches to one of said customer profiles and one of said pre-approval access signals.

Leason discloses a method for conducting a promotion via the Internet, wherein a customer is distributed a promotional customer code 106 (see FIG. 1). The customer in turn enters said customer code into a website (see FIG. 4), wherein said code corresponds to an operation access signal to access features of the website unique to said code.

The Lilly and Leason references are analogous art because they are from the same field of endeavor—network-based transactions—and overlap in USPTO classification, 705/14. Lilly provides an effective system and method allowing a user to access the server of an account providing institution, by providing said server with customer information as set forth above (see also Lilly, [0039]). Lilly fails to provide a specific means for enabling a user to access said server, outside of a transaction. Leason discloses a novel means of accessing a host system server 308 (see FIG. 3), wherein a customer is prompted to access the site via distribution of promotional codes. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide the method of obtaining access disclosed by Leason to the system of transacting account information as disclosed by Lilly. Lilly discloses the desirability of soliciting new customers to extend lines of credit to, as well as that of encouraging new customers to open additional lines of credit by accessing a financial institution via the internet (see Lilly [0013]). Leason discloses a novel means for enticing customers to access an Internet-based promotion. It follows that implementing the distribution of promotional customer codes as disclosed by Leason, as a means for providing customers of a method of inputting a signal into the system of Lilly would be an obvious

and successful improvement by encouraging more customers to take advantage of said system, and thus generating more business.

In regard to claim 10, Lilly further discloses said server 1200 providing matched corresponding customer profile information to said customer interface 1110. See FIG. 3A, steps 322A, 324A, and 330A.

In regard to claim 13, the method as disclosed by Leason further provides in invalid access code signal when an improper promotional code is entered (see FIG. 5, steps 530, 540, and 550).

Claims 11 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly in view of Leason, as applied to claims 1-10, 13, 30-34, and 44-58 above, and further in view of US Patent No. 6,088,700 to Larsen et al. (Larsen).

Lilly in view of Leason discloses a system comprising the limitations of claims 1-10 as set forth above. In particular, Lilly discloses a customer interface 1100 in communication with a transaction account provider server 1200, and central database 1300, said database comprising modifiable data entry fields, wherein each data entry field includes at least one distinct customer profile data segment (see FIG. 3B). Lilly further discloses the steps of a customer accessing said server, said server matching input customer information to information stored in said database, and said server providing said matched information back to said customer interface (see claim 1-5 Rejections above). Lilly does not disclose a means for allowing a customer to modify his information in real-time.

In regard to claim 11, Larsen discloses a system for storing customer data in databases, and allowing said data to be created, viewed, and edited by way of modifiable forms in communication with said databases displayed on web browsers (see Abstract). The system disclosed by Larsen uses data stored in a database to automatically fill out data fields of web browser forms corresponding to users who employ said forms for online commerce with various companies (see SUMMARY OF INVENTION). A further provision of said invention enables said user to view said data, and update it via a customer interface (web browser).

The Lilly and Larsen references are analogous art because they are from the same field of endeavor—Internet or network-based transactions between customers and businesses. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide the updatable and automatically filling information display as taught by Larsen to the system as disclosed by Lilly in view of Leason, so that the server 1200 of Lilly would provide automatically generated forms comprising customer data from database 1300 to the customer interface 1110, enabling a customer to view his personal information, and update said information. Lilly discloses the desirability of matching customized offers to customer profiles and in turn transmitting said offers to the customer to elicit new accounts from said customers. Lilly further discloses the desirability of using personal customer information (i.e. credit history, risk potential, interests—see [0039] and [0054]) to determine which offers to extend to which customers. Lilly further discloses a means of obtaining said information (Internet cookies, etc.); however, does not disclose a means for allowing a customer to update

his information himself. Larsen provides an effective remedy to this deficiency, by providing a means for allowing a customer to update his information in real-time via web-based forms, and thereby update the database. It follows that providing the updatable forms of Larsen to the system of Lilly would be an obvious and successful improvement to said system, by allowing customers to update their information in real-time, which in turn would allow said system to more accurately match offers to customer profiles stored in said database 1300. The improved accuracy would lead to increased revenue; for example, if a user is able to update his profile to reflect an increase in yearly income, he will most likely be approved for a larger offered line of credit, and thereby most likely accumulate a higher balance, generating more revenue via interest on said balance.

In regard to claim 12, Larsen further discloses the validation of entered information (see col. 3, lines 2-8).

Claims 21-28 and 35-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly as applied to claims 1-5, 13-20, 29, 30-34, and 44-58 above, and further in view of US Patent No. 6,088,700 to Larsen et al. (Larsen).

In regard to claims 21 and 22, Lilly in view of Larsen discloses the limitations claimed, as advanced immediately above (see claim 11 and 12 rejections).

In regard to claims 23 and 24, Lilly further discloses said server 1200 generating real-time transaction account information in response to signals received from the customer interface 1110, and in turn provides said information to said customer

interface 1110 in real-time. Lilly recites, "Based on the category of a customer, responses may or may not be processed immediately...responses may be received and processed instantaneously for customers 1010, 1020 and 1050...For example, suppose a customer 1010 using a personal computer, views a web site operated by issuer 1200. The site may include a designated page that is presented to the customer that displays the offer determined by issuer 1200. The customer may decide to accept or decline the offer by merely selecting an icon representing their choice. The selection is then sent back to response vehicle 1110. Response vehicle 1110 processes the response and prepares it for presentation to card issuer 1200. The response is processed at card issuer 1200 and a notification message is sent back to customer 1010, through response vehicle 1110 (Step 250). The notification message indicates to the customer that their response to an offer has been processed and whether or not an additional credit line was approved and available for use. The notification messages may be displayed through the page that the customer was viewing when the offer was presented or on a separate page." (See [0046]).

In regard to claims 25 and 28, the Examiner takes Official Notice that it would have been obvious to one of ordinary skill in the art at the time of the invention for the system as disclosed by Lilly to provide the customer interface with an invalid access code signal, when a customer inputs an improper access signal (i.e. account number (see FIG. 7A, step 716A). Such redirected signals are obvious and well known as a means of prompting a user of a website to enter correct information in response to an incorrect input of information by said user.

In regard to claims 26 and 27, the Examiner takes Official Notice that it would have been obvious to one of ordinary skill in the art at the time of the invention to provide a secure network in which to operate the server 1200 as disclosed by Lilly, and further to allow the customer access to said secure network as a result of said customer inputting his valid access signal (i.e. account number). It is well known and obvious to transact banking and credit-related activities in a secure environment when said transactions take place over the Internet or another computer network.

In regard to claims 35, 36, and 39-41, Lilly discloses the limitations of claims 30-34 as advanced above. Lilly in view of Larsen discloses the limitations claimed in claims 35, 36, and 39-41 as also advanced above (see claim 11 and 12 rejections).

In regard to claims 37 and 38, as advanced above, Lilly further discloses said server 1200 generating real-time transaction account information in response to signals received from the customer interface 1110, and in turn provides said information to said customer interface 1110 in real-time.

In regard to claim 42, it would have been further obvious for the combined system of Lilly in view of Larsen to provide the modifiable forms (Larsen) to the customer interface 1110 (Lilly) with all of the information of database 1300 (Lilly), including the pre-approval offers (see Lilly, [0041]).

In regard to claim 43, Lilly further discloses business as usual standards for offer processing, such as conventional mail. (See [0036]).

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- US Patent No. 5,970,478 to Walker, et al.
- US Patent App. Pub. No. 2001/0014868 to Herz et al.
- US Patent App. Pub. No. 2002/0062249 to Iannacci
- US Patent App. Pub. No. 2002/0077964 to Brody et al.
- US Patent No. 6,405,181 to Lent et al.
- US Patent App. Pub. No. 2003/0101115 to Reddy
- US Patent No. 6,694,300 to Walker et al.
- US Patent App. Pub. No. 2004/0078328 to Talbert et al.
- US Patent No. 6,907,315 to Hartman et al.
- US Patent No. 6,928,413 to Pulitzer
- US Patent No. 6,970,853 to Schutzer

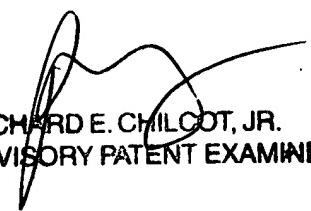
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jared W. Newton whose telephone number is (571) 272-2952. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571) 272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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